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FILED

**UNITED STATES DISTRICT
FOR THE NORTHERN DISTRICT OF INDIANA
HAMMOND DIVISION**

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FOR THE CLERK OF COURT

LYNN SERLES,)
PLAINTIFF,)
)
VS.)
)
CHASE RECEIVABLES, INC.)
AND)
TERRENCE PAFF,)
DEFENDANTS.)

CASE NO.

2 08 CV 219

COMPLAINT AND DEMAND FOR JURY TRIAL

I. INTRODUCTION

1. This is an action for actual and statutory damages brought by Plaintiff, Lynn Serles (“Ms. Serles”) against Defendants, Chase Receivables, Inc., and Terrence Paff, for violations of the Fair Debt Collection Practices Act, 15 U.S.C. §1692 et seq. (hereinafter “FDCPA”), which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices.

II. JURISDICTION

2. Jurisdiction of this court arises under 15 U.S.C. §1692, 28 U.S.C. §1337. Declaratory relief is available pursuant to 28 U.S.C. §§2201 and 2202. Venue is proper in this District in that the defendants have conducted business here and the conduct complained of occurred here.

III. PARTIES

3. Plaintiff, Ms. Serles, is a natural person and resides in Porter County, Indiana.
4. Defendant, Chase Receivables, Inc., is a suspended corporation operating as a

collection agency attempting to collect debts in Indiana and whose principal place of business is located in the State of California.

5. As such, Terrence Paff, owner or corporate officer of Chase Receivables is personally liable for its' conduct.

6. The principal purpose of Defendants' is the collection of debts and defendants regularly attempt to collect debts alleged to be due another.

7. Defendants are engaged in collection of debts from consumers using the telephone and mail. Defendants regularly attempt to collect consumer debts alleged to be due to another.

8. Defendants are a debt collector as defined by the FDCPA, 15 U.S.C. §1692a(6).

COUNT I - VIOLATIONS OF THE FDCPA

9. Plaintiff has been contacted by Defendants concerning collection of a consumer account obtained for person, family or household purposes of her former daughter in-law, Heidi Serles..

10. Heidi Serles does not live at Plaintiff's residence.

11. Plaintiff has spoken with agents of Defendants, including a Toni Jones.

12. Plaintiff has been told that they were attempting to collect a debt of Heidi Serles.

13. Plaintiff requested that the phone calls cease.

14. On June 3, 2008, Plaintiff once again told Defendants to stop calling her and gave Defendants, Heidi Serles, phone number and address.

15. On June 6, 2008, after waiting on hold for a number of minutes, Plaintiff once again asked for the calls to stop and requested Defendants take her number out of the system.

16. Defendants hung up on Plaintiff.
17. Defendants failed to cease all calls with Plaintiff.
18. Defendants have received numerous calls some on a daily, and weekly basis from May, 2008, and thereafter.
19. Defendants have failed to comply with the FDCPA.
20. Defendants have engaged in a consistent and deliberate pattern of harassing and deceptive acts in attempting to collect the alleged debt.
21. Defendants violated 15 U.S.C. §1692(b) in that the communication with Ms. Serles, a third party , was not limited to obtaining or acquiring location information.
22. Defendants by their conduct have violated 15 U.S.C. §1692(b), and its various subparts thereof.
23. Defendants by their conduct have violated 15 U.S.C. §1692(c), and its various subparts thereof.
24. Defendants by their conduct have violated 15 U.S.C. §1692(d), and its various subparts thereof.
25. Defendants by their conduct violated 15 U.S.C. §1692 (f), and its various subparts thereof.

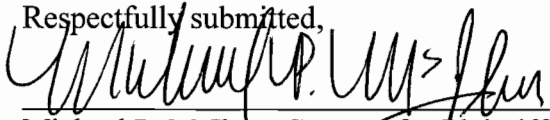
WHEREFORE, Plaintiff, Lynn Serles, respectfully requests that judgment be entered against Defendants, Chase Receivables, Inc., and Terrence Paff, for the following:

- A. Declaratory judgment that defendant's conduct violated the FDCPA;
- B. Actual Damages;
- C. Statutory damages pursuant to 15 U.S.C. §1692k;

D. Costs and reasonable attorney fees pursuant to 15 U.S.C. §1692k; and


E. For such other and further relief as the Court may deem just and proper.

Respectfully submitted,


Michael P. McIlree, Counsel for Plaintiff

DEMAND FOR JURY TRIAL

Plaintiff demands trial by jury in this action.


Michael P. McIlree, Counsel for Plaintiff

VERIFICATION

I, Lynn Serles, hereby certify that the facts contained in the foregoing Complaint are true and correct to the best of my knowledge, information and belief.


Lynn Serles, Plaintiff

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